

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Michael A. Kashi
Debtor

Case No. 20-02900-HWV
Chapter 7

District/off: 0314-1
Date Rcvd: Jan 11, 2021

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

District/off: 0314-1

User: admin

Page 1 of 2

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 13, 2021:

Recip ID	Recipient Name and Address
db	+ Michael A. Kashi, PO Box 60866, Harrisburg, PA 17106-0866
cr	+ American Express National Bank, c/o Zwicker & Asso, 80 Minuteman Road, P.O. Box 9043, Andover, MA 01810-0943
5362487	+ AES, PO Box 61047, Harrisburg, PA 17106-1047
5362486	+ Adams Regional EMS Inc., PO Box 539, Mechanicsburg, PA 17055-0539
5362495	+ John & Joan Baugher, 320 Aspers North Road, Aspers, PA 17304-9777
5362496	+ John Hopkins Children's Center, 1800 Orleans Street, Baltimore, MD 21287-0010
5362499	+ Pa Central FCU, 959 East Park Dr, Harrisburg, PA 17111-2894
5362503	+ WellSpan Health, PO Box 645734, Cincinnati, OH 45264-5734

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5362488	+ EDI: AMEREXPR.COM	Jan 12 2021 00:13:00	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
5362489	+ EDI: BANKAMER.COM	Jan 12 2021 00:13:00	Bank of America, 4909 Savarese Circle, FL1-908-01-50, Tampa, FL 33634-2413
5362491	+ EDI: CITICORP.COM	Jan 12 2021 00:13:00	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
5362492	+ EDI: CITICORP.COM	Jan 12 2021 00:13:00	Citibank/Best Buy, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
5362493	+ EDI: CITICORP.COM	Jan 12 2021 00:13:00	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
5362494	EDI: FORD.COM	Jan 12 2021 00:03:00	Ford Motor Credit, National Bankruptcy Service Center, Po Box 62180, Colorado Springs, CO 80962
5362490	EDI: JPMORGANCHASE	Jan 12 2021 00:03:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
5362497	+ Email/Text: PBNCNotifications@perituservices.com	Jan 11 2021 19:05:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
5362498	+ Email/Text: electronicbkydocs@nelnet.net	Jan 11 2021 19:06:00	Nelnet, Attn: Bankruptcy Claims, Po Box 82505, Lincoln, NE 68501-2505
5362500	Email/Text: Bankruptcy.Notices@pnc.com	Jan 11 2021 19:05:00	Pnc Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401
5362501	+ Email/Text: bankruptcynotices@psecu.com	Jan 11 2021 19:06:00	PSECU, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
5362502	+ EDI: WTRRNBNK.COM	Jan 12 2021 00:13:00	Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 13, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 11, 2021 at the address(es) listed below:

Name	Email Address
Johanna Hill Rehkamp	on behalf of Debtor 1 Michael A. Kashi jhr@cclawpc.com jlaughman@cclawpc.com;jbartley@cclawpc.com
Lawrence G. Frank (Trustee)	lawrencegfrank@gmail.com PA39@ecfcbis.com
Rebecca Ann Solarz	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmllawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1 Michael A. Kashi
First Name Middle Name Last Name

Debtor 2 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:20-bk-02900-HWV

Social Security number or ITIN xxx-xx-9267

EIN -----

Social Security number or ITIN -----

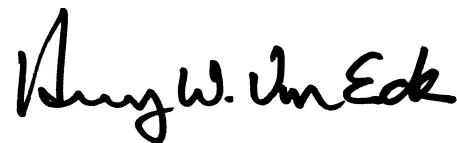
EIN -----

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michael A. Kashi

By the court:1/11/21

Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.